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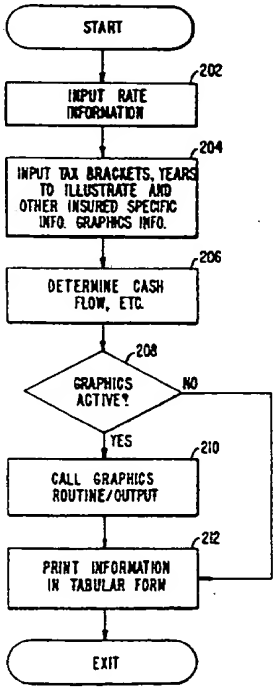
(54) Title: COMPARISON OF INSURANCE PLANS THROUGH USE OF COLOR CODED GRAPHICS

(57) Abstract

A system and method for generating comparative information for insurance programs. The system inputs an insurance program information (202) and information regarding a specific insured (204). Graphical comparisons and representations of the insurance programs (204) are generated so as to output landscape graphs, flow charts (229), and linear elements of the generated output such as payments by an insured, death benefits, and the like are represented in a common color from one output to the next.



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COMPARISON OF INSURANCE PLANS THROUGH USE OF COLOR CODED GRAPHICS

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BACKGROUND OF THE INVENTION

The present invention relates to the field of graphics systems. More specifically, in one embodiment the invention provides an improved computer system for preparing illustrations of various aspects of life insurance plans, particularly more complex life insurance plans such as split dollar plans (including Capital Transfer Split Dollar® or reverse split dollar), executive benefit plans, and other "non-qualified" plans such as deferred compensation plans and the like.

The complexity and variety of life insurance plans available today can render the understanding of and comparison of such plans difficult or impossible for even the most sophisticated consumer of insurance. As a consequence, a significant problem presented to the insurance industry today lies in the capability to communicate the advantages and disadvantages of various complex insurance plans to consumers of such plans.

As a result, a variety of computer systems which provide combined text and graphics presentations have been developed to compare life insurance plans. These systems have been designed to present insurance plans in a format which is more easily understood by the insurance consumer. Exemplary of such presentation systems are the "InsMark® Proposal System" and the "InsMark Executive Benefits System." Such systems

prepare a variety of comparisons of, for example, cash value life insurance to term life insurance and a side fund. The output of such systems is frequently monochrome and often tabular in form (although capability for outputting bar graphs of a limited nature is provided such as for comparing the value of cash value insurance vs. term insurance and a side fund).

Such systems have proven to be very successful in providing insurance information in a readily understandable format. While meeting with substantial success, however, certain problems still remain.

For example, the output of such systems generally is in the form of a series of relatively unassociated illustrations such as cash value vs. time comparisons, comparisons of living values vs. time, comparisons of net payments vs. time, and the like. While these illustrations are often individually very useful to the insurance consumer they are often confusing because of the difficulty in correlating information from one display scheme to the next. Any single presentation format (e.g., graphs comparing trend lines for various options) cannot be viewed in a vacuum by the consumer but must be considered together as part of a whole program, a process made difficult in current illustration systems.

From the above it is seen that an improved system for preparing comparisons of insurance programs is desired.

SUMMARY OF THE INVENTION

An improved system for preparing and outputting readily understandable life insurance program illustrations is provided. The system utilizes color graphics and correlates information in a first display format with information in a second display format through use of common colors. For example, the system according to one specific embodiment displays pie charts illustrating a comparison of living values of cash value

insurance vs. term insurance plus a side fund. This is followed by presentation of time vs. value in which common colors are used to illustrate the living value of the cash value fund and the side fund plans in both the pie chart display and the value vs. time displays.

Accordingly, in one embodiment the invention provides a system for generating graphical output representative of costs of and benefits from at least one selected insurance product. The system includes means for inputting and storing numerical information relating to the selected insurance product and an insured; means for selecting from the numerical information to determine at least one cost of and one benefit from the selected insurance program; and processing means for generating at least a first and a second graphical representation of the cost of the benefit from the selected insurance product. The graphical representations include a color representation of the cost of the insurance product, the color representation of the cost using the same color in both the first and the second graphical representation, and a color representation of the benefit of the insurance product, the color representation of the benefit using the same color in both of the first and the second graphical representations. The system further includes output means for printing the first and the second graphical representation. By "graphical representations" it is intended to include one of a variety of plots showing the flow of money, the composition or value of an account or program, or a trend line illustrating the value of a fund or program. Included among such graphical representations are flow charts, pie charts, line graphs, bar graphs, and landscape graphs.

A further understanding of the nature and advantages of the inventions herein may be realized by reference to the remaining portions of the specification and the attached drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 is an overall block diagram illustrating the hardware components of the system disclosed herein;

Fig. 2 is an overall block diagram illustrating operation of the architecture of the software disclosed herein;

Fig. 3a and 3b illustrate overall operation of one embodiment of proposal system software illustrated in Fig. 2;

Figs. 4a to 4g illustrate system input screens for the programs illustrated in Fig. 3;

Figs. 5a to 5c illustrate operation of the graphics system software and, in particular, Fig. 5a illustrates an overview of the graphics system, Fig. 5b illustrates the writemessage portion of the software, and Fig. 5c illustrates the process graphics 1.2 portion of the software; and

Fig. 6 illustrates output of the program.

DESCRIPTION OF THE PREFERRED EMBODIMENTS

CONTENTS

I. General
II. Details of Operation
III. Conclusion

I. General

Fig. 1 is an overall block diagram illustrating the hardware components of the system disclosed herein according to one preferred embodiment of the invention. In particular, Fig. 1 illustrates a user interface 2 with which a user inputs information such as the age of an insured, amount of life insurance, type of life insurance, and many other parameters which will be more fully discussed herein. Information input by the user is input into and processed by a central processing unit 4 which may be physically associated with or not associated with the user interface 2. The CPU inputs and outputs insurance information from and to memory 6 which may include one or more of, for example, RAM, cache memory, mass storage devices such as hard disks, optical data storage disks, and the like. After processing information in the CPU, output is made to color output device 8 which is a color plotter (printer), color video display, or the like.

A wide variety of hardware systems may be used in accordance with the invention without departing from the scope thereof. Merely to illustrate one preferred embodiment of the invention, the hardware system includes an IBM PC-AT class computer, preferably equipped with an EGA or VGA class graphics card and color monitor, 640 K RAM, and a hard disk. The output device is, for example, a Hewlett Packard Paint Jet Printer. Of course, a wide range of printers and computer systems may clearly be used without departing from the scope of the invention.

Fig. 2 is an overall block diagram illustrating the architecture of the software according to one preferred embodiment of the invention herein. In block 100 information is input by a user to primary software 102 and proposal generation system 104. The proposal generation system 104 includes proposal processing software 104a and proposal graphics software 104b.

The primary software can take on a number of forms and most insurance companies have generated such software or use the software of others to provide for input of generalized insurance information. The primary software may be, for example, AGEDGE available from American General Life Ins. according to one embodiment of the invention. Information sent to the primary software 102 might include, for example, an insured's name, sex, amount of premium payments, amount of death benefits, and the like.

The tables and other insurance company specific information are processed and stored in the form of a "BUTTON™" File format or similar format for ready use by the benefits proposal generation system disclosed herein. Software systems for creating a Button File 106 or other simplified form of insurance company basic information are known to those of skill in the art and include, for example, primary software 102 that has been modified to create a Button File according to the well known InsMark Button File Link Instructions, available from InsMark, Inc.

The format of one such Button File is illustrated in Tables 1 and 2. Generally, the first line (record 1) is a character string with insured information followed by a six column array (record 2) of value information, and the like.

Table 1

Button File Layout

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Field	Field Description	Data Type
	Record 1	
1	Name of Policy	String
2	Interest Rate	String
3	Name of Insured	String
4	Name of Broker or Agent	String
5	Age of Insured	Integer
6	Sex of Insured	Integer
7	Not Currently Used	Set to 0
8	Initial Death Benefit	Real, Double Precision
9	Dividend Option	Integer
10	Years Calculated	Integer
11	Tax Bracket	Real
	Record 2 (For all years calculated)	
1	Annual Premium for Year	Real, Double Precision
2	Partial Withdrawal for Year	Real, Double Precision
3	Loan proceeds for Year	Real, Double Precision
4	Surrender Value on Assumed Basis	Real, Double Precision
5	Accum. Value on Assumed Basis	Real, Double Precision
6	Death Benefit on Assumed Basis	Real, Double Precision

Table 2

Actual Button File

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```
"CASH VALUE INSURANCE","8.75","Susan Run1","Mr.
Agent",40,1,0,250000,0,20,-1
9000,0,0,5982.91748046875,9020.41796875,259020.421875
4000,0,0,10364.818359375,13402.3193359375,263402.3125
4000,0,0,15138.107421875,18175.607421875,268175.59375
4000,0,0,20337.0234375,23374.5234375,273374.53125
4000,0,0,25992.619140625,29030.119140625,279030.125
4000,0,0,32647.9921875,35179.2421875,285179.25
4000,0,0,39883.6015625,41908.6015625,291908.59375
4000,0,0,47753.3125,49272.0625,299272.0625
4000,0,0,56267.06640625,57279.56640625,307279.5625
4000,0,0,65481.5703125,65987.8203125,315987.8125
0,0,0,71239.9375,71239.9375,321239.9375
0,0,0,76954.0078125,76954.0078125,326954
0,0,0,83157.65625,83157.65625,333157.65625
0,0,0,89887.5703125,89887.5703125,339887.5625
0,0,0,97180.484375,97180.484375,347180.5
0,0,0,105076.359375,105076.359375,355076.375
0,0,0,113618.734375,113618.734375,363618.75
0,0,0,122857.953125,122857.953125,372857.9375
0,0,0,132778.046875,132778.046875,382778.0625
0,0,0,143448.4375,143448.4375,393448.4375
```

Information is also input by the user to the proposal generation system 104 to generate a specific proposal. Such information includes, for example, selection of the type of plan(s) to be illustrated (capital transfer split dollar, executive bonus plan, term insurance vs. cash value insurance, or the like), entry of the number of years to illustrate, the tax bracket of the insured, selection of colors for display, and a variety of other pieces of information needed for preparing a specific illustration for a specific insured. While the invention is illustrated herein by way of the generation of questions for input by the user it is to be understood that the invention is not so limited and could readily make use of graphical user interfaces of the type well known to those of skill in the art.

After entry of information about a specific insured and the type of display to be provided, the proposal generation system 104 generates output to a printer or screen 8 which has been discussed above. Output may also be made to the printer directly in some embodiments by way of primary software 102 directly in an unprocessed form. Optionally, the generated presentation information may be saved in and later retrieved from case storage files 110 for additional processing or other use.

II. Details of Operation

Figs. 3a and 3b are block diagrams illustrating the overall operation of the capital transfer split dollar analysis program, which has been produced in PASCAL as an example of the proposal system 104a. It should be recognized that the system used herein is not limited to such insurance plans, and that the capital transfer split dollar plan is merely illustrative of the proposal systems 104a to which the graphics system 104b may be applied. Figs. 4a to 4g illustrate the system input screens. Fig. 5 is a block diagram illustrating operation of the graphics software 104b. Portions of the program not directly related to the graphics portion of the program herein are provided in abbreviated pseudocode. Figs. 6 and 7 illustrate output of the program.

As shown in Fig. 3a, at step 202 the main body of the program first inputs rate information and the like using the procedure GetRates. The program then inputs insured specific information at step 204 and determines cash flow for the program at step 206 using the procedure GetStuff. The program then tests to determine if the graphics package is active at step 208 and, if so, calls the graphics package.

Fig. 3b illustrates the process used for obtaining insured specific input and desired graphics information from the user, as shown in step 204 of

Fig. 3a. The user may select from illustration of a wide variety of insurance program illustrations at step 214 and, as discussed above, only a capital transfer split dollar program is illustrated herein. At step 216, the tax bracket of the insured and the employer, the name of the insured and the like are prompted for input and input by the user. At step 218 a bonus rollout option and ART rates are input. If the color graphics program is active, the user is then presented with an input screen at step 220 which allows for selection of the types of graphs to be displayed (step 224), modification of the program through various utilities (step 222) such as printer selection, the entry of graphics settings (step 226), or a return to the main menu (step 228). Importantly, at step 226 the user selects the output colors in which various portions of the output will be displayed. In some embodiments the user is given the option of having different colors for a single aspect of an insurance program from one illustration to the next. The color settings according to a preferred embodiment of the invention are the same when, for example, premium payments are illustrated in all of the flow charts, circle summaries, "mini graphs" (i.e., line graphs illustrating various values versus time), and landscape graphs. Similarly, the output colors for the illustration of income tax payments is selected to be the same in all of the above graphs, as is the color selection for life insurance payments, surrender value, and death benefits. By way of example, the program will output a flow chart in which one part of the flow chart will show the executive's payments to the IRS in which the blocks for executive payments are output in magenta. Thereafter, a circle (pie chart) summary is output in which executive payments are also illustrated in magenta. Thereafter, a line graph is output in which cumulative payments of the executive versus time are illustrated and in which the line for executive payments is labeled with

a magenta box. Thereafter, a landscape graph illustrating all of death benefits, surrender value, and executive net payments is output in which the executive net payments are again output in magenta. This graphical feature provides a coherency to insurance program display systems not previously available and which dramatically improves the ability of the consumer to understand the program in question.

Figs. 4a to 4g illustrate various input screens presented to the user during one typical session. In particular, Fig. 4a illustrates a screen in which the user selects from capital transfer split dollar programs among a wide variety of other programs for which the graphics system described herein will find wide applicability including the illustration of executive bonus plans, retirement income split dollar plans, comparison of other investments with cash value insurance, comparison of cash value insurance with term insurance and a side fund, and the like. In the series of screens illustrated herein, and as shown in Fig. 4a the user selects a capital transfer split dollar illustration.

In Fig. 4b the user inputs the number of years to illustrate and other information. In Fig. 4c the user determines whether bonus rollout (i.e., a bonus paid to an executive in an amount necessary to end the split dollar arrangement with the corporation - i.e., enough to pay off the corporation's payment to the plan) is to be displayed and which ART rate (i.e., annual renewable term rate) schedule should be used.

In Fig. 4d the user determines whether one of a variety of utilities are desired, whether screen previews are desired, whether printer output is desired, or the like. Fig. 4e illustrates the next input screen assuming a screen preview is selected (a very similar screen is displayed for PRINT). In the screen shown in Fig. 4e the user selects the types of graphs to be output.

Fig. 4f illustrates the screen display assuming the user decides to edit and review the graphics settings in Fig. 4d. Fig. 4g illustrates the input screen assuming the user selects flow charts in screen 4f. As shown, the user can select the color for any part of the flow chart. The default settings will correlate to those of similar portions of the display in the circle summaries, line graphs, and landscape graphs.

Figs. 5a to 5c illustrate the operation of the graphics program. In particular, as shown in Fig. 5a the system first inputs a message name to writemessage 300 which is a global procedure in the proposal system. Writemessage 300 then makes calls to the program described herein in order to output graphics and/or text to either the display or the printer, depending upon the selection for output by the user.

Fig. 5b illustrates the write message procedure 300 in greater detail. A message name is input into a read text file 302. From the read text file 302 graphics messages are output to a graphics process 304. The graphics process outputs to either the printer or display, as appropriate. Similarly, a text process 306 outputs text to either a display or printer as appropriate.

The graphics process 304 is illustrated in greater detail in Fig. 5c. Initially, a graphics procedure selection 307 is conducted. The system selects the screen or the printer in the procedure inithalo and initiates the display or a virtual file for printing. The system then proceeds to draw various portions of the desired graphs through the various procedures illustrated in the remainder of Fig. 5c.

In particular, in the procedure landscapegraph 310 a landscape graph is output to the virtual file or the display. In the process line graph 312 a line graph is produced for illustrating, for example, a particular value versus time. In the process pie chart 314 a pie

chart having desired characteristics is printed. Flow charts are printed using a combination of procedures 326, 322, and 320.

All of the above procedures and processes rely on various basic tools in preparing the graphics therein. For example, the process pie chart 314 will use various graphics tools such as circle drawing routines commercially available in a graphics toolbox. In the example herein, HALO'88 (from Media Cybernetics) is utilized. The process triangle 324 and the process box 326 are used to draw boxes and triangles, respectively, in all of the desired outputs. After completion of the virtual image file from the various procedures discussed above, the procedure print graphics 328 is utilized to output the illustration to the printer.

In all of the above processes, a common set of colors is used in outputting the illustration of, for example, payments, death benefits, surrender values or other policy attributes from one output format to the other. For example, when the system utilizes the process pie chart a variable array, pie color, will be read into the procedure to define the colors of the various portions of the pie chart via the process setcolor. These same color definitions will be used to draw related portions of the flow chart, the labels on line graphs, the background colors of landscape graphs, and to print the related portions of a text table illustrating various values versus time. For example the color blue may be used to illustrate the death benefit in a flow chart, a pie chart, in the label of a line graph illustrating death benefits versus time, in a landscape graph illustrating death benefit versus time, and in a text printout of death benefits versus time.

Fig. 6 generically illustrates the output of the system according to one embodiment which includes first, second, and third illustration formats. In the example shown in Fig. 6, the first illustration format

601 is a series of flow charts, the second illustration format 602 is a series of line graphs, and the third illustration format 603 is a series of pie charts. In the first illustration format, the flow of a particular fund is illustrated with flow chart 605. The value of this fund is illustrated vs. time with a line graph 606 having a balloon lable with the same color as the flow chart 605 (the dashed lines of the figure indicating linkage of the colors). In the pie chart illustration, the relative value of the fund is illustrated with a pie chart 607 in which the same color is used again. A different, linked color is used in flow chart 608, line graph 609, and pie chart 610 to illustrate a different aspect of the program.

The above applications are merely illustrative. Table 3 provides a listing of exemplary additional insurance applications which could also be beneficially illustrated according to the present invention.

Table 3

Exemplary Insurance Applications

Asset Needs Analysis
Customized Illustration of Values
An Individual Retirement Plan
A Pension Maximizer Analysis
Pension Maximizer Illustration
IRA Plus
A Charitable Giving Plan
A Comparison of Insurance Plans
Term Insurance with Other Investments vs. Your Policy
Retirement Income Split Dollar
An Executive Bonus Plan
Mortgage Acceleration
A Family Gift Plan
An Interest Free Loan Plan
Salary Continuation Plan, Deferred Compensation Plan, Survivor Income Plan (DBO)
An Executive Retirement Plan
Executive Split Dollar
Reverse Split Dollar and Reverse Split Dollar Utility
Death Benefits for Discounted Dollars
Group Life Carve Out Plan
Group Life Carve Out Composites --Sec. 125 Flexible Benefit Plans--
Employee Sales Illustration
Employer Use of Plan Savings
Other Investments vs. Your Policy

III. Conclusion

The present invention provides a greatly improved system for presenting and displaying insurance information. It is to be understood that the above description is intended to be illustrative and not restrictive. Many variations of the invention will become apparent to those of skill in the art upon review of this disclosure. Merely by way of example, the invention is illustrated primarily with reference to the preparation of illustrations of capital transfer split dollar insurance plans, but the invention is also applicable to the preparation of illustrations for other types of insurance plans. By way of further example, the

invention is illustrated herein by way of two-dimensional illustrations of insurance programs, but the invention could readily be applied to three-dimensional graphics output. By way of further example, the graphics system could be applied in a "stand alone" fashion such that input could be made without the specific proposal system described herein. The scope of the invention should, therefore, be determined not with reference to the above description, but instead should be determined with reference to the appended claims along with their full scope of equivalents.

WHAT IS CLAIMED IS:

1. A system for generating graphical output representative of costs of and benefits from at least one selected insurance product comprising:

a) means for inputting and storing numerical information relating to said selected insurance product and an insured;

b) means for selecting from said numerical information to determine at least one cost of and one benefit from said selected insurance program;

c) processing means for generating at least a first and a second graphical representation of said cost of and said benefit from said selected insurance product, said graphical representations comprising:

i) a color representation of said cost of said insurance product, said color representations of said cost using the same color in both of said first and said second graphical representations; and

ii) a color representation of said benefit of said insurance product, said color representation of said benefit using the same color in both of said first and said second graphical representations; and

d) output means for printing said first and said second graphical representations.

2. The system as recited in claim 1 wherein said first and said second graphical representations of said cost of and said benefit from said selected insurance program comprise a flow chart illustrating a flow of cash from at least an insured, and at least one plot of dollars versus time, respectively.

3. The system as recited in claim 1 wherein said first graphical representation of said cost of and said benefit from said selected insurance program comprises a pie chart illustrating relative payments and benefits by way of size of said pie charts and fractions thereof and said second graphical representations of said cost of and said benefit from said selected insurance program comprise a plot of dollars versus time labelled with colored identifiers.

4. The system as recited in claim 3 wherein said selected insurance program is a split dollar insurance program and wherein:

a) said pie chart provides a representation of employee payments, employee surrender values, and death benefits; and

b) said plot of dollars versus time illustrates employee payments, employee surrender values, and death benefits, each of said employee payments, employee surrender values, and death benefits represented in the same colors in said pie chart representations and said plot of dollars versus time.

5. The system as recited in claim 2 wherein said selected insurance program is a split dollar insurance program and wherein:

a) said flow chart provides a representation of employee payments, employee surrender values, and death benefits; and

b) said plot of dollars versus time illustrates employee payments, employee surrender values, and death benefits, each of said employee payments, employee surrender values, and death benefits represented in the same colors in said flow chart representations and said plot of dollars versus time.

6. The system as recited in claim 3 wherein said selected insurance program is a split dollar insurance program and wherein:

a) said pie chart provides a representation of employer payments, employer surrender values, and death benefits; and

b) said plot of dollars versus time illustrates employer payments, employer surrender values, and employer death benefits, each of said employer payments, employer surrender values, and death benefits represented in the same colors in said pie chart representations and said plot of dollars versus time.

7. The system as recited in claim 2 wherein said selected insurance program is a split dollar insurance program and wherein:

a) said flow chart provides a representation of employee payments, employee surrender values, and death benefits; and

b) said plot of dollars versus time illustrates employee payments, employee surrender values, and death benefits, each of said employee payments, employee surrender values, and death benefits represented in the same colors in said flow chart representations and said plot of dollars versus time.

8. The system as recited in claims 2 or 3 wherein said plot of dollars versus time provides a curvilinear plot labelled by a colored balloon.

9. The system as recited in claims 2 or 3 wherein said plot of dollars versus time provides a curvilinear plot, a region under said curvilinear plot colored with said common color representation.

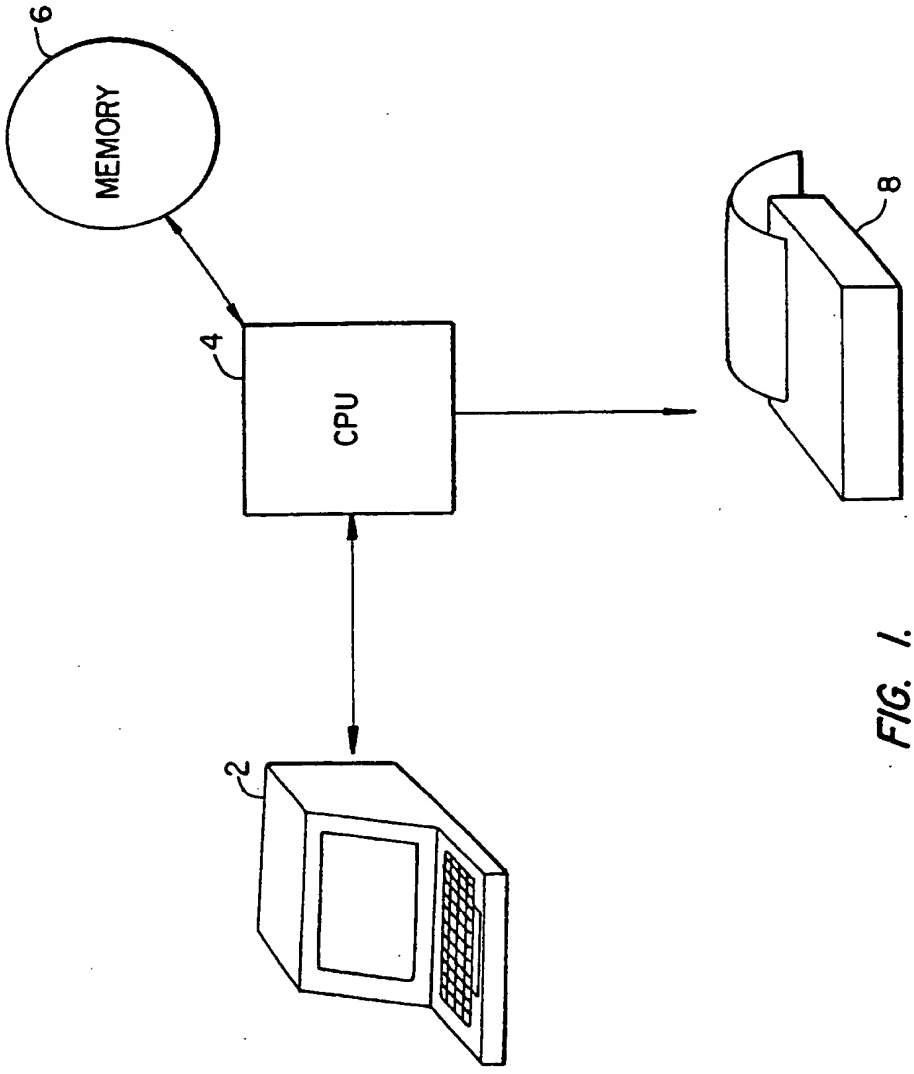

FIG. 1.

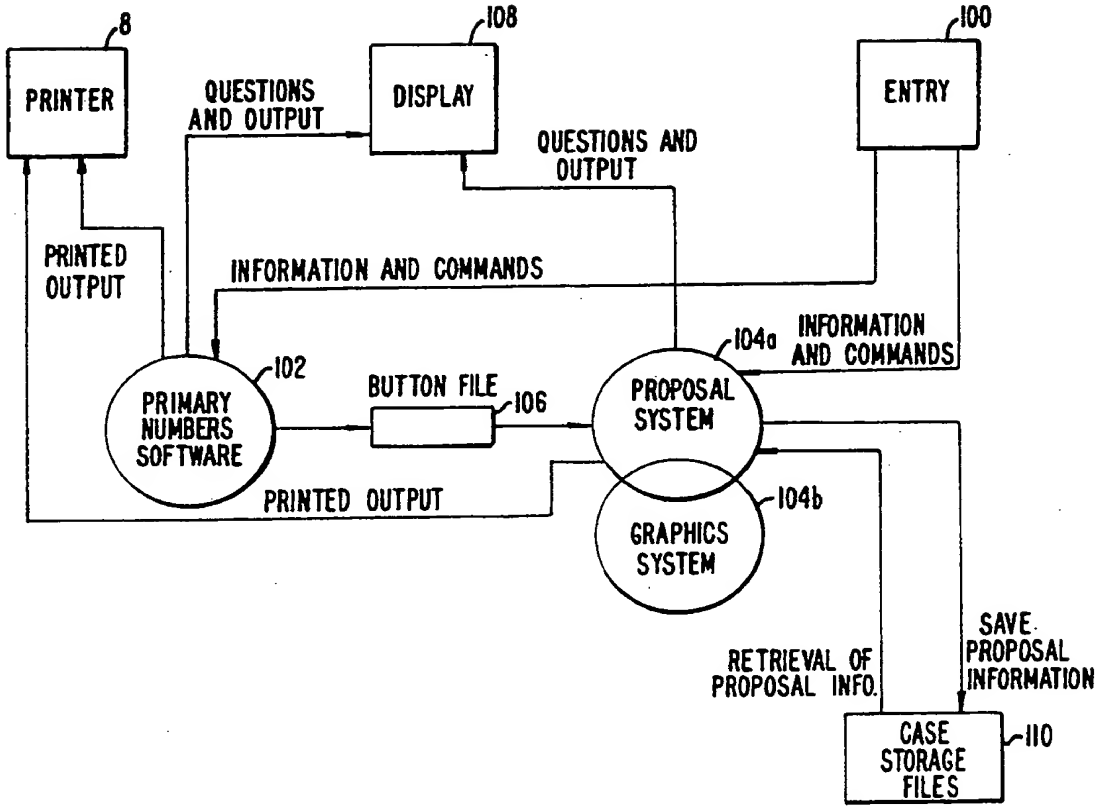
8
PRINTER
108
DISPLAY
100
ENTRY
QUESTIONS AND OUTPUT
QUESTIONS AND OUTPUT
PRINTED OUTPUT
INFORMATION AND COMMANDS
104a
INFORMATION AND COMMANDS
102
PRIMARY NUMBERS SOFTWARE
BUTTON FILE
106
PROPOSAL SYSTEM
PRINTED OUTPUT
104b
GRAPHICS SYSTEM
SAVE PROPOSAL INFORMATION
RETRIEVAL OF PROPOSAL INFO.
CASE STORAGE FILES
110

FIG. 2.

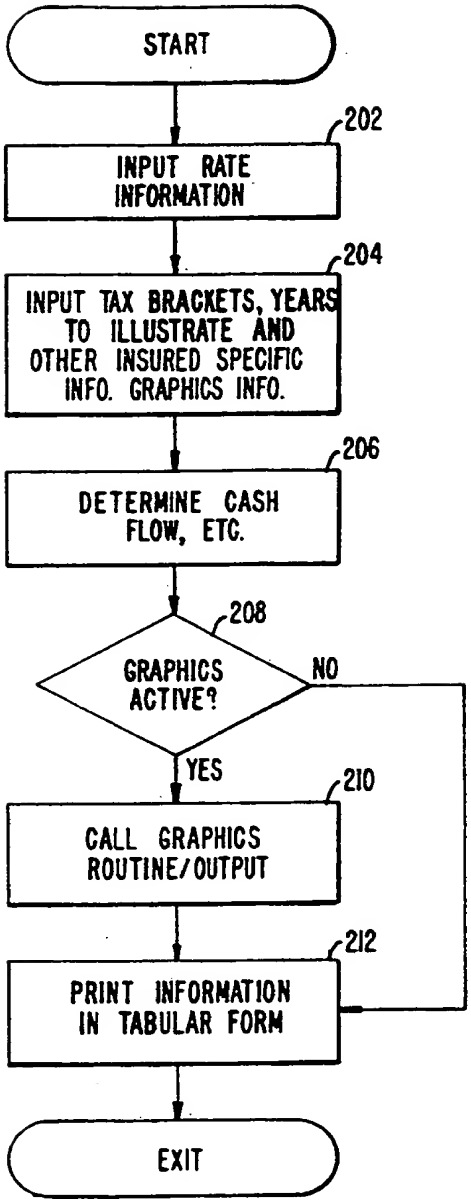
START
202
INPUT RATE INFORMATION
204
INPUT TAX BRACKETS, YEARS TO ILLUSTRATE AND OTHER INSURED SPECIFIC INFO. GRAPHICS INFO.
206
DETERMINE CASH FLOW, ETC.
208
GRAPHICS ACTIVE?
NO
YES
210
CALL GRAPHICS ROUTINE/OUTPUT
212
PRINT INFORMATION IN TABULAR FORM
EXIT

FIG. 3a.

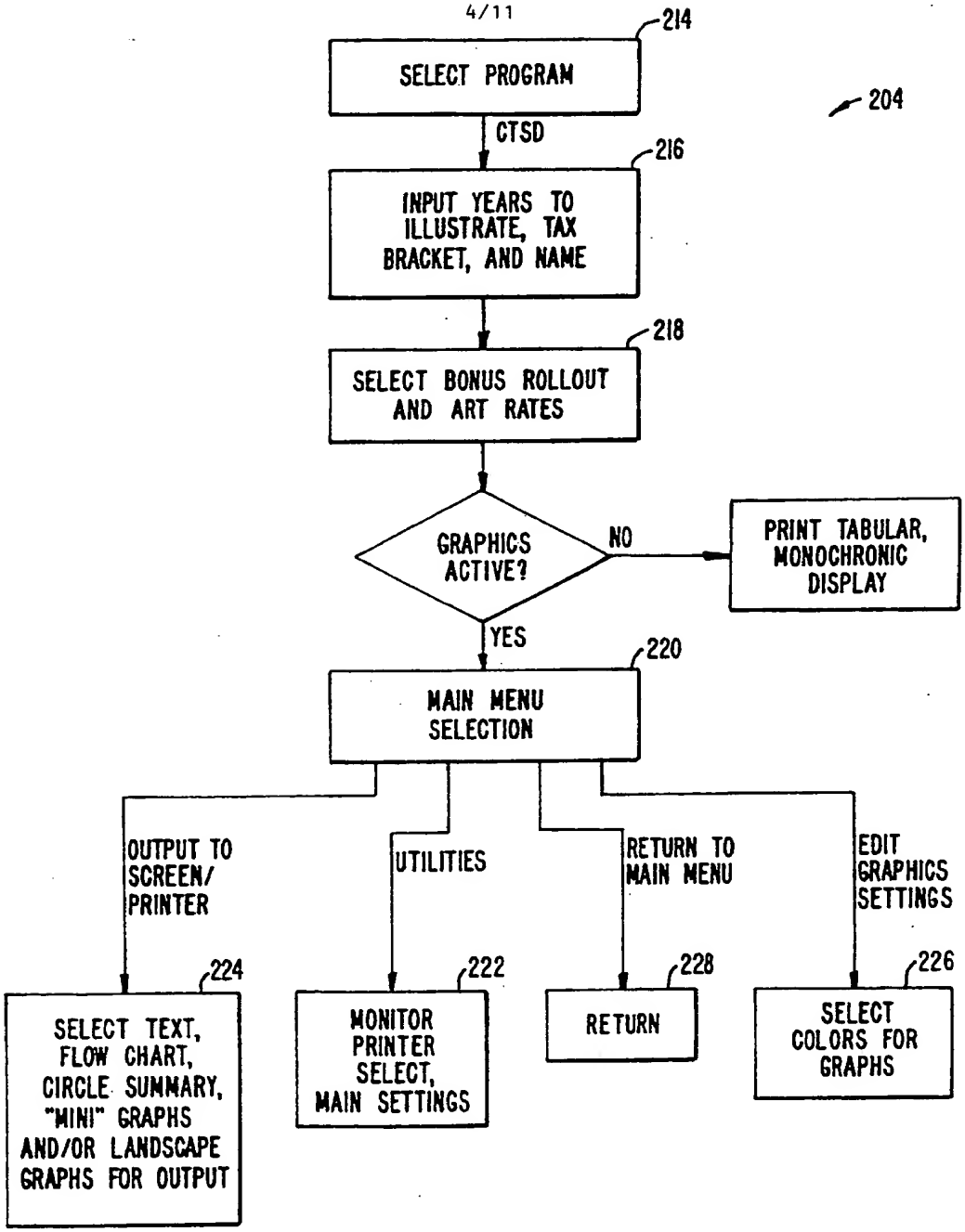
214
SELECT PROGRAM
204
CTSD
216
INPUT YEARS TO ILLUSTRATE, TAX BRACKET, AND NAME
218
SELECT BONUS ROLLOUT AND ART RATES
GRAPHICS ACTIVE?
NO
PRINT TABULAR, MONOCHRONIC DISPLAY
YES
220
MAIN MENU SELECTION
OUTPUT TO SCREEN/ PRINTER
UTILITIES
RETURN TO MAIN MENU
EDIT GRAPHICS SETTINGS
224
SELECT TEXT, FLOW CHART, CIRCLE SUMMARY, "MINI" GRAPHS AND/OR LANDSCAPE GRAPHS FOR OUTPUT
222
MONITOR PRINTER SELECT, MAIN SETTINGS
228
RETURN
226
SELECT COLORS FOR GRAPHS

FIG. 3b.

SUBSTITUTE SHEET

INSMARK PROPOSAL SYSTEM (COPYRIGHT 1990 InsMark)
LET US DEMONSTRATE WHAT CASH VALUE INSURANCE (CVI) CAN DO FOR YOU:

1. ASSET NEEDS ANALYSIS
2. CUSTOMIZED ILLUSTRATION OF VALUES
3. AN INDIVIDUAL RETIREMENT PLAN
4. A PENSION MAXIMIZER ANALYSIS
5. PENSION MAXIMIZER ILLUSTRATION
6. IRA PLUS
7. A CHARITABLE GIVING PLAN
8. A COMPARISON OF INSURANCE PLANS
9. FIND THE MONEY
10. TERM INSURANCE WITH OTHER INVESTMENTS VS. YOUR POLICY
11. OTHER INVESTMENTS VS. YOUR POLICY
12. MATCH POLICY VALUES WITH ALTERNATIVES
13. VARIOUS FINANCIAL ALTERNATIVES
14. INSVEST
15. CAPITAL TRANSFER SPLIT DOLLAR
16. RETIREMENT INCOME SPLIT DOLLAR
17. AN EXECUTIVE BONUS PLAN
18. MORTGAGE ACCELERATION
19. A FAMILY GIFT PLAN
20. AN INTEREST FREE LOAN PLAN
21. CHECKMATE SELLING COMMENTS
22. SYSTEM UTILITY MENU INCL. CASE ORGANIZER AND PRINTER UTILITY
23. INSMARK PRODUCT LINES INCL. EDUCATIONAL SEMINARS
24. MAINTENANCE PLAN NOTES
25. CREATE/LOAD NEW PROPOSAL DATA
26. EXECUTIVE BENEFITS SYSTEM
27. EXIT THE SYSTEM
28. POLICY TAXATION OPTION (CURRENTLY SET TO FIFO)

ENTER THE NUMBER OF YOUR CHOICE: 15
CTRL-C = EXIT THE SYSTEM

FIG. 4a.

INSMARK PROPOSAL SYSTEM (COPYRIGHT 1990 INSMARK) 6/11
CAPITAL TRANSFER SPLIT DOLLAR
YEARS TO ILLUSTRATE: 20
EXECUTIVE'S TAX BRACKET: 28.00%
DO YOU WISH TO USE A SECOND TAX BRACKET IN LATER YEARS? (Y/N) N
EMPLOYER'S NAME: ROBERT B. RITTER, JR.
EMPLOYER'S TAX BRACKET: 34%

F10 KEY= MAIN MENU CTRL-C= EXIT THE SYSTEM

FIG. 4b.

INSMARK PROPOSAL SYSTEM (COPYRIGHT 1990 INSMARK)
CAPITAL TRANSFER SPLIT DOLLAR

DO YOU WISH TO DISPLAY A "BONUS ROLLOUT"
OF THE SPLIT DOLLAR PLAN? (Y/N) N
YOUR CURRENTLY LOADED ART RATES ARE: JNL RATES
DO YOU WANT TO CHANGE THIS? (Y/N) N

F10 KEY= MAIN MENU CTRL-C = EXIT THE SYSTEM

FIG. 4c.

SUBSTITUTE SHEET

INSMARK PROPOSAL SYSTEM (COPYRIGHT 1990 INSMARK) 7/11

CAPITAL TRANSFER SPLIT DOLLAR

MAIN ACTION MENU

1. SCREEN PREVIEW;
2. CHANGE ILLUSTRATION ASSUMPTIONS;
3. PRINT;
4. INSSCRIBE (EDIT/REVIEW SETTINGS);
5. PRINTER UTILITY;
6. MONITOR UTILITY;
7. MAIN MENU.

PRINTER SETTING: HP PAINTJET.
MONITOR TYPE: VGA. SET TO (COLOR/MONOCHROME): COLOR.

WHAT WOULD YOU LIKE TO DO?
F10 KEY = ACTION MENU CTRL-C = EXIT THE SYSTEM

FIG. 4d.

INSMARK PROPOSAL SYSTEM (COPYRIGHT 1990 INSMARK)

PREVIEW ACTION MENU

ILLUSTRATION SELECTIONS
1. ILLUSTRATION OF VALUES;
2. SUMMARY;
3. EMPLOYER'S VALUES;
4. EXECUTIVE'S VALUES;
5. EXECUTIVE'S PERSONAL REPORT;

INSSCRIBE SELECTIONS
6. TEXT;
7. FLOW CHART;
8. CIRCLE SUMMARY;
9. MULTIPLE MINI GRAPHS;
10. LANDSCAPE GRAPH

NUMBER OF ITEM YOU WISH TO SELECT:
F10 KEY = ACTION MENU CTRL-C = EXIT THE SYSTEM

FIG. 4e.

SUBSTITUTE SHEET

INSMARK PROPOSAL SYSTEM (COPYRIGHT 1990 INSMARK) 8/11

INSSCRIBE MAIN MENU

1. TEXT INTRODUCTIONS;
2. FLOW CHARTS;
3. CIRCLE SUMMARIES;
4. MULTIPLE MINI-GRAPHS;
5. LANDSCAPE GRAPHS;
6. LANDSCAPE GRAPH HATCHING SELECTIONS; (FOR USE WITH NON-COLOR PRINTERS)
7. INSSCRIBE MAINTENANCE PLAN NOTES; ACTION MENU;

WHAT WOULD YOU LIKE TO DO?
FIO KEY = ACTION MENU CTRL-C = EXIT THE SYSTEM

FIG. 4f.

INSMARK PROPOSAL SYSTEM (COPYRIGHT 1990 INSMARK)

CAPITAL TRANSFER SPLIT DOLLAR
FLOW CHART COLOR SELECTIONS

					WE SUGGEST
☐ BLACK	0	☐ DRK GRAY	8	COLOR SELECTIONS	
☐ BLUE	1	☐ LT BLUE	9	PREMIUM PAYMENTS	1 1
☐ GREEN	2	☐ LT GREEN	10	INCOME TAX COLOR	4 4
☐ CYAN	3	☐ LT CYAN	11	LIFE INSURANCE POLICY COLOR	7 15
☐ RED	4	☐ LT RED	12	EMPLOYER'S SURRENDER VALUE COLOR	2 2
☐ MAGENTA	5	☐ LT MAGENTA	13	EMPLOYER'S DEATH BENEFIT COLOR	3 3
☐ BROWN	6	☐ YELLOW	14	EXECUTIVE'S SURRENDER VALUE COLOR	2 2
☐ LT GRAY	7	☐ WHITE	15	EXECUTIVE'S DEATH BENEFIT COLOR	3 3
					INPUT FEILDS

FIO KEY • ACTION MENU CTRL-C • EXIT THE SYSTEM

FIG. 4g.

SUBSTITUTE SHEET

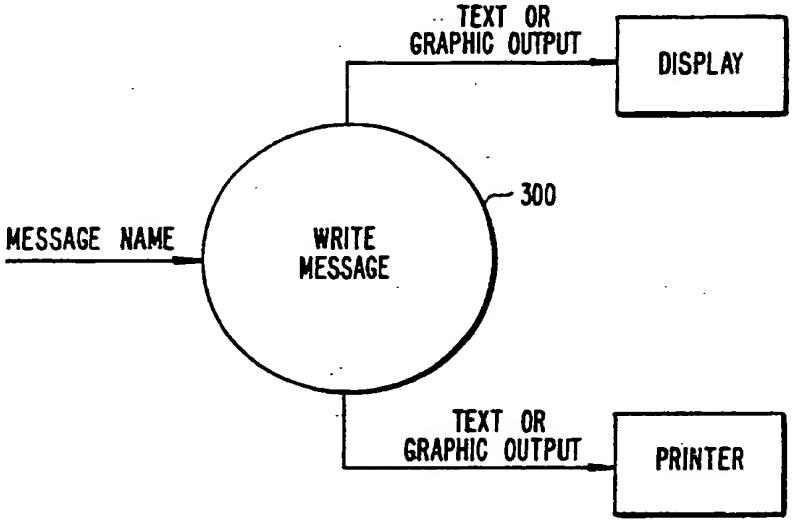

FIG. 5a.

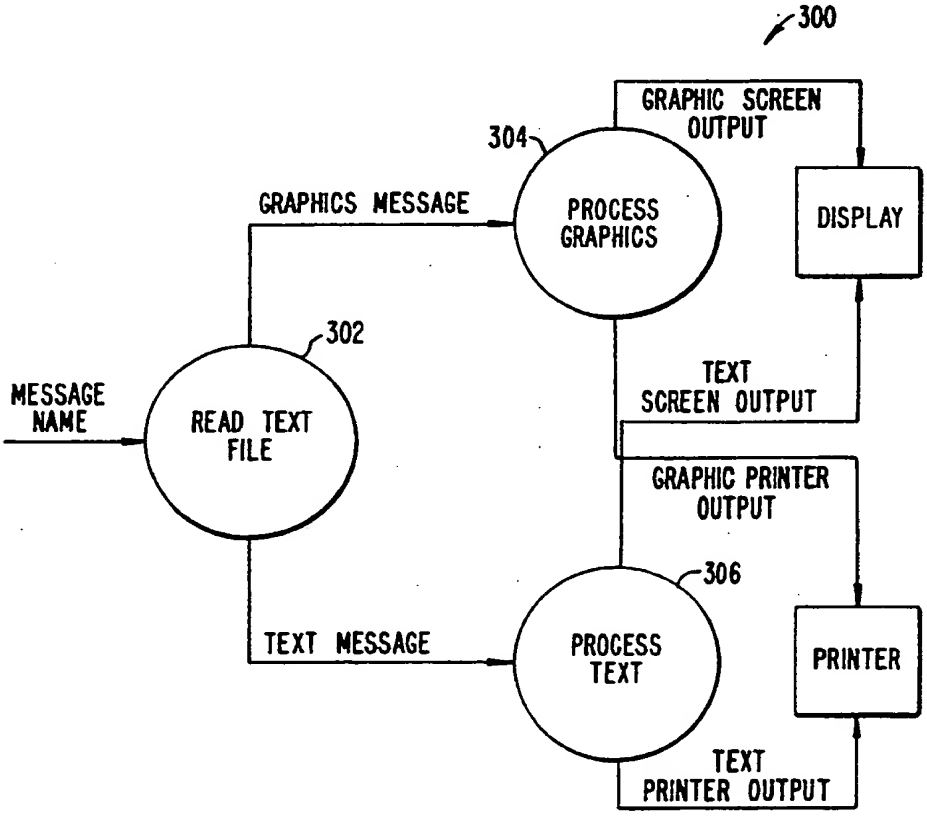

FIG. 5b.

SUBSTITUTE SHEET

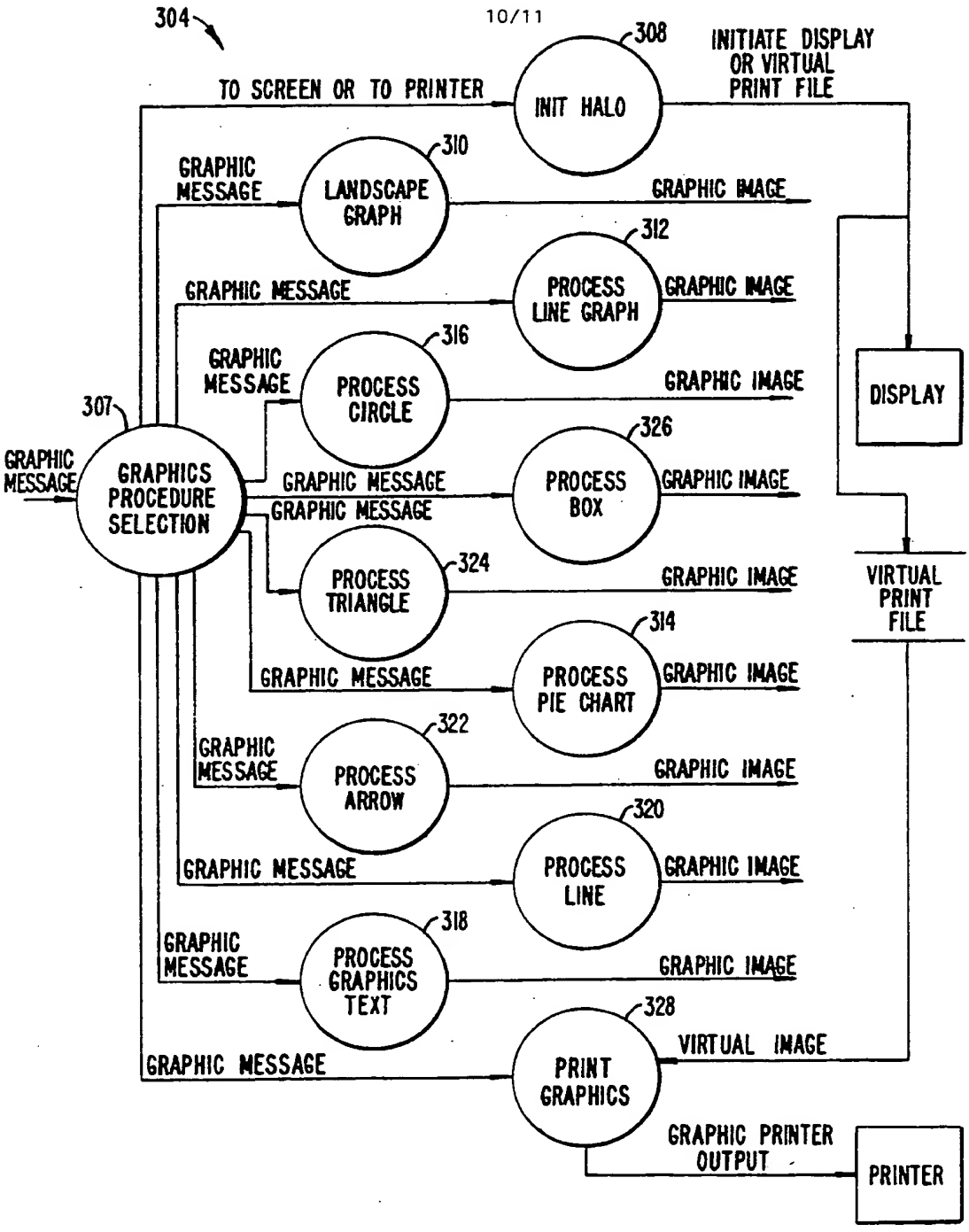

FIG. 5c.

SUBSTITUTE SHEET

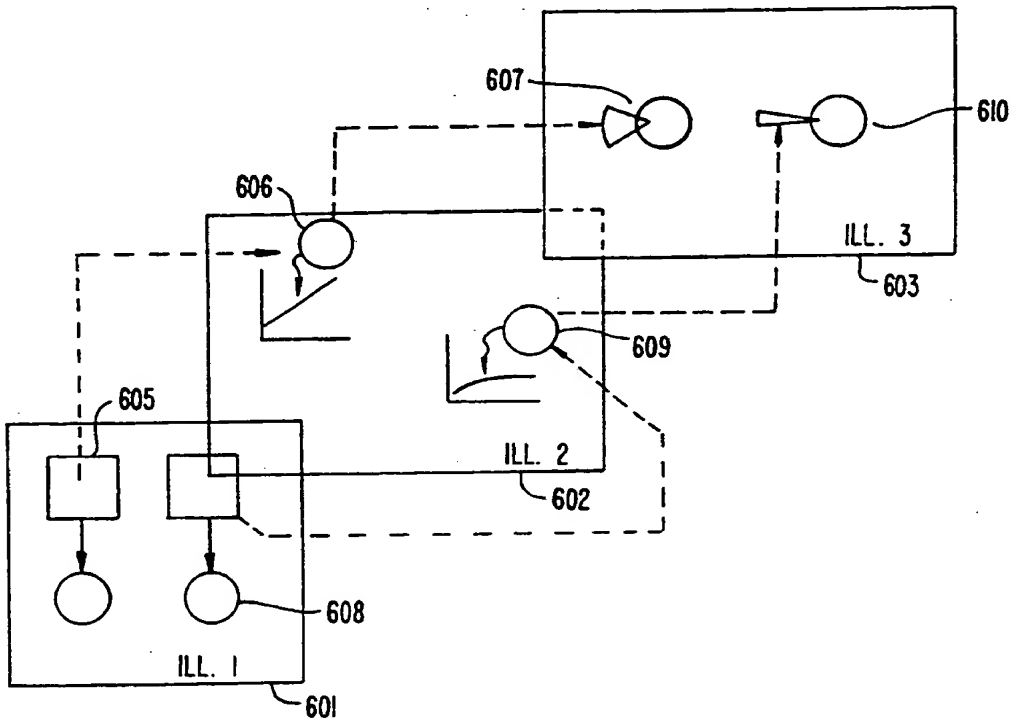

FIG. 6.

INTERNATIONAL SEARCH REPORT

International Application No. PCT/US91/03874

I. CLASSIFICATION OF SUBJECT MATTER (if several classification symbols apply, indicate all) *

According to International Patent Classification (IPC) or to both National Classification and IPC

IPC(5): G09F 19/00; G09G 5/00

II. FIELDS SEARCHED

Minimum Documentation Searched *

Classification System	Classification Symbols
US CL	364/408,401; 434/128;130,153

Documentation Searched other than Minimum Documentation to the Extent that such Documents are Included in the Fields Searched *

III. DOCUMENTS CONSIDERED TO BE RELEVANT *

Category *	Citation of Document, ** with indication, where appropriate, of the relevant passages **	Relevant to Claim No. **
Y	"SALESPROMPT", High Caliber Systems, Inc., 10 October 1985, Product Literature (See entire document)	1-18
Y	US,A 3,968,573 Poliniere 13 July 1976, See column 2 lines 39-42 and column 5 line 39-column 6 line 2 for color coding)	1-18
P	RD-318029, U "CALENDER BUSY BARS", No Author cited (ANONYMONS), October 1990 (See entire abstract)	1-18
Y	RD, 297027, A No Author cited, System Wide Indexing Function for Graphical Presentation of Data." October 1989 (See entire abstract)	1-18

* Special categories of cited documents: **

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier document but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.

"&" document member of the same patent family

IV. CERTIFICATION

Date of the Actual Completion of the International Search	Date of Mailing of this International Search Report
26 September 1991	10 OCT 1991
International Searching Authority	Signature of Authorized Officer
ISA/US	NGUYEN HOOC-BO INTERNATIONAL DIVISION Gail O. Hayes

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